

**Information to identify the case:**

Debtor 1	Blanche Eckeard	Social Security number or ITIN xxx-xx-2316
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: 15-12257-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Blanche Eckeard  
aka Blanche M Eckeard-Gross, aka Blanche M Gross

7/7/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Blanche Eckhardt  
 Debtor

Case No. 15-12257-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

 User: admin  
 Form ID: 3180W

 Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db	+Blanche Eckhardt, 2669 Braeburn Court, Apt L, Gastonia, NC 28054-0709
aty	+Kristin Teufel, 1040 N Kings Highway #305, Cherry Hill, NJ 08034-1925
cr	+Ditech Financial LLC, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
515499949	++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
515320079	+Greentree Mortgage, POB 6172, Rapid City, SD 57709-6172
515320082	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, PO Box 619096, Dallas, TX 75261-9741)
518650531	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518650532	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
515320084	+Sallie Mae, 800 Prides Crossing, Newark, DE 19713-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 23:49:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 23:49:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515551060	+EDI: CINGMIDLAND.COM Jul 08 2020 03:18:00 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
515329205	EDI: AIS.COM Jul 08 2020 03:18:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515320073	+EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Capital One/Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253
515320074	+EDI: WFNNB.COM Jul 08 2020 03:18:00 Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
515320075	+EDI: WFNNB.COM Jul 08 2020 03:18:00 Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789
515320077	+E-mail/Text: electronicbkydocs@nelnet.net Jul 07 2020 23:49:20 Dept of ed/Nelnet, 3015 Parker Rd. Suite 400, Aurora, CO 80014-2904
515320078	+E-mail/Text: bknotice@ercbpo.com Jul 07 2020 23:49:23 Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
515320080	+EDI: IIC9.COM Jul 08 2020 03:18:00 I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
515320081	+EDI: MID8.COM Jul 08 2020 03:18:00 Midland Funding LLC, 8875 Aero Dr. Suite 200, San Diego, CA 92123-2255
515320083	EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
515559605	EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
515539194	EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Jessica London, POB 41067, Norfolk VA 23541
515539215	EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Newport News, POB 41067, Norfolk VA 23541
515558625	EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
515320087	+EDI: RMSC.COM Jul 08 2020 03:18:00 SYCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
515512325	EDI: SALLIEMAEBANK.COM Jul 08 2020 03:18:00 Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
515320085	+EDI: SEARS.COM Jul 08 2020 03:18:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
515320086	+EDI: STFM.COM Jul 08 2020 03:18:00 State Farm Bank, 3 State Farm Plaza, Bloomington, IL 61791-0002
515473725	EDI: BECKLEE.COM Jul 08 2020 03:18:00 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515320088	+EDI: CITICORP.COM Jul 08 2020 03:18:00 The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
515331936	+E-mail/Text: electronicbkydocs@nelnet.net Jul 07 2020 23:49:20 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
518567390	+E-mail/Text: electronicbkydocs@nelnet.net Jul 07 2020 23:49:20 US Department of Education, 121 S 13th St Suite 201, Lincoln, NE 68508-1911
515320089	+EDI: RMSC.COM Jul 08 2020 03:18:00 Walmart, PO Box 965024, Orlando, FL 32896-5024 TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Jul 07, 2020

515320076 ##+Debt Recovery Solutions, 900 Merchants Conc. Suite 106, Westbury, NY 11590-5114  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 7, 2020 at the address(es) listed below:

Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Elizabeth L. Wassall on behalf of Creditor NATIONSTAR MORTGAGE LLC ewassall@logs.com,  
njbankruptcynotifications@logs.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Ditech Financial LLC cmecf@sternlav.com  
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
Terry Tucker on behalf of Debtor Blanche Eckard terrytucker@comcast.net

TOTAL: 9